

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nadine Renee McQuiston  
Debtor

Case No. 20-01384-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

Page 1 of 2

Date Rcvd: May 30, 2023

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Nadine Renee McQuiston, 619 2nd Street, Enhaut, PA 17113-1501                                |
| 5323508  | + AmeriChoice Federal Credit Union, 20 Sporting Green Drive, Mechanicsburg, PA 17050-2392      |
| 5323509  | Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 5323510  | Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051           |

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + EDI: RECOVERYCORP.COM                | May 30 2023 23:27:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5323511  | Email/Text: bankruptcy@cavps.com       | May 30 2023 19:28:00 | Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285  |
| 5323512  | + EDI: CITICORP.COM                    | May 30 2023 23:27:00 | CBNA / National Tire & Battery, PO Box 20507, Kansas City, MO 64195-0507   |
| 5327760  | Email/PDF: bncnotices@becket-lee.com   | May 30 2023 19:41:46 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 5333592  | + Email/Text: bankruptcy@cavps.com     | May 30 2023 19:28:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 5339734  | EDI: CITICORP.COM                      | May 30 2023 23:27:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 5323513  | EDI: JPMORGANCHASE                     | May 30 2023 23:27:00 | Chase Card, PO Box 15298, Wilmington, DE 19850   |
| 5328819  | + Email/Text: RASEBN@raslg.com         | May 30 2023 19:28:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 5333979  | Email/Text: camanagement@mtb.com       | May 30 2023 19:28:00 | M&T Bank, PO Box 840, Buffalo, NY 14240  |
| 5323514  | + Email/Text: camanagement@mtb.com     | May 30 2023 19:28:00 | M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391  |
| 5336137  | Email/Text: Bankruptcy.Notices@pnc.com | May 30 2023 19:28:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101  |
| 5323515  | Email/Text: Bankruptcy.Notices@pnc.com | May 30 2023 19:28:00 | PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222  |
| 5341801  | EDI: PRA.COM                           | May 30 2023 23:27:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 5323958  | + EDI: RMSC.COM                        | May 30 2023 23:27:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5323516  | EDI: RMSC.COM                          |                      |  |

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May 30 2023 23:27:00 Synchrony Bank / Lowe's, Attn: Bankruptcy  
Department, PO Box 965061, Orlando, FL  
32896-5061

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| Jack N Zaharopoulos        | TWecf@pamd13trustee.com  |
| James Warmbrodt            | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com                                |
| Michael Patrick Farrington | on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com                            |
| Paul Donald Murphy-Ahles   | on behalf of Debtor 1 Nadine Renee McQuiston pmurphy@dplglaw.com kgreene@dplglaw.com |
| United States Trustee      | ustpreion03.ha.ecf@usdoj.gov   |

TOTAL: 5

**Information to identify the case:**

Debtor 1                      Nadine Renee McQuiston  
                                    First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)        First Name    Middle Name    Last Name  
United States Bankruptcy Court    Middle District of Pennsylvania  
Case number:    **1:20-bk-01384-HWV**

Social Security number or ITIN    xxx-xx-5756  
EIN    --  
Social Security number or ITIN    ----  
EIN    --

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nadine Renee McQuiston  
fka Nadine Renee Confair

5/30/23

By the  
court:



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**